

**PARK COMMUNITY FEDERAL CREDIT UNION  
TRUTH IN SAVINGS DISCLOSURE  
FOR HIGH PERFORMANCE MONEY MARKET ACCOUNT**

**EFFECTIVE DATE: January 1, 2009**

Dividends Compounded:	Monthly	Balances of \$15,000 or more Dividend Rate: 2.472% Annual Percentage Yield: 2.50%
Dividends Credited:	Monthly	
Minimum Opening Balance:	\$15,000.00	
Minimum Balance to Earn: Stated APY	\$15,000.00	
Balance Computation Method:	Daily Balance	
Account Limitations:	6 withdrawals per month Minimum withdrawal \$250	

**1. RATE INFORMATION**

If your daily balance is \$15,000.00 or more, the interest rate paid on the entire balance in your account will be 2.472% with an annual percentage yield of 2.50%. The account will not earn interest any day the balance is below \$15,000.00. The Dividend rate and APY stated is accurate as of the effective date above. For current rate information, please call 968-3681 or 1-800-626-2870. The Dividend rate and APY may change monthly based on local market conditions.

**2. COMPOUNDING AND CREDITING**

Dividends will be compounded and credited as set forth above. The dividend period is monthly. The dividend declaration date follows the ending date of a dividend period. If you close your account before dividends are credited, the accrued dividends will be paid.

**3. MINIMUM BALANCE REQUIREMENTS**

The minimum balance required to open this account is \$15,000.00.

**4. BALANCE COMPUTATION METHOD**

Dividends are calculated by the Daily Balance Method. This method applies a daily periodic rate to the entire balance of the account each day for the dividend period, based upon the balance in the account.

**5. ACCRUAL OF DIVIDENDS ON NON-CASH DEPOSITS**

Dividends begin to accrue on the business day you deposit non-cash items (checks) to your account.

**6. ACCOUNT LIMITATIONS**

The account limitations are set forth above. A) You are allowed 6 (six) withdrawals (combination of transfers, ACH debits & a maximum of 3 checks) in any calendar month. In person withdrawals, request for a check to be mailed or transfers for the purposes of repaying loans are not included in the maximum amount allowed. A calendar month is from the first day of the month to the last day of that month. If you make more than 6 (six) withdrawals in any month, a \$10.00 fee will be assessed per occurrence. B) The minimum amount for withdrawal is \$250.00. If a withdrawal is less than \$250.00, a \$10.00 fee will be assessed per occurrence.

**7. NATURE OF DIVIDENDS**

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

**8. FEES AND CHARGES**

The following fees and charges may be assessed against your Money Market Account:

Over transaction limit fee	\$10.00
Below minimum withdrawal fee	\$10.00
Stop payment fee	\$14.00
NSF stop payment fee	\$25.00
(if check amount exceeds current account balances)	
Return check fee	\$25.00
Overdraw with fee	\$25.00
Share draft copy	\$ 5.00
Copy of statement	\$ 5.00 each
Research/recon fee	\$15.00 per hour
Return deposit fee	\$10.00
Temporary checks	\$ 3.00
Wire transfer fee	
Incoming fee	\$ 5.00
Outgoing fee	\$15.00
Money order fee	\$ 2.50
Cashier check fee	\$ 5.00
Western Union wire service fee will be based on the amount wired	